



## 'By-law' not best way to name SGLI beneficiary

ROBINS AIR FORCE BASE, Ga.- When it comes to Servicemembers' Group Life Insurance, completing the election form correctly is as important as the size of the benefit.

With the maximum SGLI coverage set to jump to \$250,000 April 1, Headquarters Air Force Reserve Command lawyers are concerned about people who either indicate no SGLI beneficiary or select the "by-law" option.

"The best way to ensure that the proceeds are paid to intended beneficiaries is to specifically name them on the SGLI form," said Col. Rebecca Weeks, AFRC staff judge advocate. "Otherwise, strict interpretation of beneficiary definitions in the SGLI statute may result in payment inconsistent with the servicemember's intent."

According to the statute, the proceeds first go to the spouse. If there is no spouse, surviving children share

the proceeds equally.

Next in line are surviving parents. If there are no parents, the proceeds go to the executor of the deceased's estate. In the absence of an executor, the proceeds go to the next of kin according to state law.

The SGLI statute specifically defines who qualifies, for example, as a parent. If a person has a stepparent who has not legally adopted him or her, that stepparent would not qualify as a "parent" under the definition in the statute.

If servicemembers want a stepparent to receive their SGLI proceeds, they should specifically name the stepparent as a beneficiary and not use the "by-law" designation.

There are other situations where failing to fill in a beneficiary or using the "by-law" designation is right for them with their legal assistance officer.

"Some people think having a will ensures all their property will go to the beneficiaries named in the will," Weeks said. They forget to keep their insurance contracts up to date and correct.

"They incorrectly believe that the will directs where the insurance proceeds go. Insurance contracts are normally separate and apart from a will."

Weeks suggests reviewing wills and insurance documents, including SGLI, every couple of years or whenever family circumstances change, such as after a divorce or when a child is born.

Making sure these important legal documents are current and correct is something servicemembers can do for their families, Weeks said. "It is an important element of military readiness." (AFRC News Service)

## Personnel management assistant selected

Bringing 28 years of experience to the position of assistant director personnel management, SAF/PA, Col. Tom Boyd replaced Col. Anthony Epifano March 31. Boyd was the former Director of Public Affairs, HQ AETC.

The reorder of assignment has not yet filled all voids. Although Epifano has been reassigned to San Antonio to be the Air Force News Agency commander, a final decision from the commander of Air Education and Training Command, Gen. Hal Hornburg, will direct who fills Boyd's vacancy.

Reporting to the Pentagon, Boyd is returning to the building he once worked in Public Affairs at the headquarters of the U.S. Department of Defense.

"Returning on very short notice, this

is yet another great demonstration of the real meaning of service before self," said Brig. Gen. Ron Rand, director of the Secretary of the Air Force Office of Public Affairs at the Pentagon. "Having worked with Tom for many years, I'm confident he'll build on his outstanding record of achievement and do great and wonderful things."

Boyd's background includes extensive and diverse Air Force involvement. He served as PA director at two overseas commands, U.S. Forces Japan and U.S. Pacific Command, in addition to his four years at SAF/PA.

In today's Total Force, the recall to active duty of Epifano to be the commander of the Air Force News Agency is no longer an uncommon occurrence.

"He is the right man, at the right time, for the job. The best choice for both the Air Force and the public affairs career field," said Rand.

Epifano will take charge of the Air Force News Agency in San Antonio, Texas, following a change of command ceremony April 18. He replaces Col. Harold Smarkola, who will retire.

"Colonel Epifano brings a unique background to the AFNEWS commander position," Rand said. "Besides a thorough understanding of our Air Force personnel system, he has worked in all the areas of information dissemination that AFNEWS employs. This is a real tribute to the Air Force's Total Force Policy and the seamless integration of Total Force professionals in Public Affairs."

## Vacancies

♦ **Community relations experienced needed at Luke, AFB, Ariz.** Call Lt. Col. Lefforge at DSN 896-6011.

♦ **Second lieutenant to major needed, May 11 through June 30** to help rebuild schools, roads and churches as well as a medical community in Paraguay. Contact MSgt. Scott Hyland at DSN 574-5014.

♦ **PA officer needed to serve as the PAO at 9<sup>th</sup> Air Force, Shaw AFB, S.C.** needed for 45-days starting ASAP. Contact Hyland at (757) 764-5014 or DSN 574-5014.

♦ **Major or Lieutenant colonel needed for 139 days at EUCOM in Stuttgart, Germany** to serve as public affairs specialist with responsibility for developing, formulating and executing a theater quality of life command communication strategy within the EUCOM AOR. Civilian equivalent background: Corporate communications, strategic planning and marketing, TV/radio executive, marketing manager, public relations account manager. Passport, current security clearance required. On-post quarters. For more information, contact CMSgt. Tim Brown, DSN 314 430-8870/8900, commercial 011 49 711 680 8870 or e-mail [browntj@eucom.mil](mailto:browntj@eucom.mil).

## SF more than bullets, brawn

By Capt. David Kurle

*Air Force Reserve Command Public Affairs*

CAMP SWIFT, Texas – Standing at the front gate waving cars in, cruising around the base checking buildings or making traffic stops for various driving violations are not the only jobs performed by security forces.

That was apparent while accompanying an SF squad from the Air Force Reserve Command's 403<sup>rd</sup> Security Forces Squadron, Keesler AFB, Miss., on a two-mile "warrior trail" during Patriot Protector, an annual two-week AFRC training exercise.

The primary role of security forces in wartime is air base defense. To the layman, this means everything from engaging an enemy bent on causing harm to Air Force resources and personnel to conducting patrols in hostile territory where actual, real life bad guys (and gals) might shoot at them with actual, real-live weapons.

However, it would be a disservice to describe the job of an SF squad on a combat patrol as simply hunting down the enemy and killing them.

To complete the warrior trail the SF squad walked two miles down a dirt road at night to rescue a downed pilot. The squad had one-hour to complete its mission. However, it was not enough to simply walk two miles in almost total darkness to reach an objective. Anyone could do that.

Along the way the squad encountered a number of obstacles, which required the patience of a saint, the negotiating skills of a diplomat and judgement calls most Air Force people will never have to make.

The obstacles included ambushes by opposing forces; encounters with local civilians in a simulated foreign country (some of whom were armed); civilian law enforcement officials; and even members of the American news media.

In a 10-person squad, alone, at night in a hostile area an encounter with local civilians (in this case sheep herders, a woman dying of starvation and a land-owner) can be an unnerving ex-

perience, especially when some come armed with guns.

It seemed it would be easy to lose control of such a situation. The SF squad not only demonstrated steady trigger fingers and professionalism but also controlled the situations and left each person with their dignity intact.

That ability to handle stressful situations had to be because a lot of the traditional reservists in the squad were also civilian police officers back home. They were better able to cope with civilians who may, or may not, be bad guys.

The squad leader used the sharing of information to convince the officer his squad meant no harm and demonstrated quick thinking and smooth talking to turn a tense situation into a win-win encounter.

Members of the SF squad continued their urgent mission of finding a downed pilot, while the civilian official was warned of the dangers the squad had found along the way.

During encounters with the news media the same professionalism and focus on the mission proved successful, despite the glare of lights from a television camera and the potential to put the entire squad at risk by literally spotlighting its position.

When automatic weapons fire erupted suddenly by the side of the road during ambushes, the squad reacted so quickly that it was impossible to follow the action until after the simulated danger passed.

The fact that most Air Force reservists will never engage in ground combat is thanks to security forces personnel who are trained to protect their fellow Air Force members. If the security forces weren't trained and ready to take on the force protection role the rest of the Air Force would be too busy fighting off the enemy to carry out its wartime mission.

Air Force Reserve Command security forces do more than direct traffic and issue citations. They are true citizen airmen defending their country. (AFRC News Service)



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## BRIEFS

### TSP coming Oct. 9

Beginning Oct. 9, 2001, service-members can sign up for the tax-advantaged Thrift Savings Plan program, DoD officials have announced. An open season for the retirement and investment plan runs Oct. 9 to Dec. 8, with deductions starting in January 2002.

In 2002, members can contribute up to 7 percent of their basic pay. The limit will rise to 10 percent by 2005 and become unlimited in 2006.

Members also may contribute all or a percentage of special pay, incentive pay, or bonus pay. The total amount generally cannot exceed \$10,500 for the year, although contributions from pay earned in a combat zone do not count against the \$10,500 ceiling.

Combat zone contributions are subject, however, to 25 percent of pay or \$35,000, whichever is less, said officials.

### DeCA scratches SSNs from checks

Effective in May, the Defense Commissary Agency, or DeCA, will no longer require customers to put their Social Security numbers on checks when paying for groceries.

DeCA took the action in order to allay customer concerns about "identity theft, violations of personal privacy, fraud or personal financial loss," said Col. Ed Jones, DeCA's comptroller. The agency also is modifying its cash register system to stop printing SSNs on the back of checks.

Customers will still be required to provide their SSN, but not on the checks themselves.

### IDT space-required travel begins

U.S. Transportation Command has announced an expansion of space-required travel options for reservists traveling for inactive duty training, or IDT, worldwide.

Reservists can now travel on Department of Defense aircraft worldwide in a space-required status from their home to their authorized IDT assembly, when performing IDT training.

Seat reservations can be made 30 days in advance of travel for certain destinations.

Reserve members must provide written authorization for travel. All charges above and beyond the seat tariff rate are the responsibility of the member (such as head

tax, excess baggage, federal inspection fees, and meal charges.)

For more information, members should contact their local Reserve unit advisor.

### Safety specialist offers driving tips

AAA spokesman Justin McNaull has offered safety advice for servicemembers and their families who are driving during the transition from winter ice and snow to spring showers and fog, including:

- ☐ Don't go unless the trip is necessary;
- ☐ Slow down and buckle up;
- ☐ Check engine, brakes, windshield washer, wipers, and tires;
- ☐ Use headlights in bad weather;
- ☐ If you can't see, wait out cloudbursts;
- ☐ Watch road conditions for glare, ice, slippery rain, standing water, fog patches and heavy showers;
- ☐ Allow an eight- to 12-second interval between you and the vehicle in front in snow and ice, never less than two seconds at other times;
- ☐ For skids, ease off the accelerator, steer into the skid, and do not pump brakes;
- ☐ Keep serviceable jack and spare tire, along with emergency road kit; and
- ☐ Keep the gas tank full.

### Workplace stress:

## How to stay healthy with the world on your shoulders

Everyone has experienced stress at work. It's that "frazzled" feeling that causes headaches, a racing pulse, or cold sweats whenever the phone rings or the boss asks yet another question. Crashing PCs, conflicts with co-workers and deadlines are just a few of the seemingly endless sources of workplace stress.

Research by the Mayo Clinic shows that stress can take a toll on both body and soul. Under stress, our bodies behave as if under attack — whether the threat to our physical or emotional well-being is actual or imagined. Chemical "messengers" are released in the bloodstream, producing physical changes, like increased heartbeat, that prepare the body for "fight or flight."

The research shows that if stress continues over long periods of time, it may contribute to physical or emotional illness because of this chemical reaction. However, once you recognize that you are stressed out, there are effective ways to fight it. Here are some tips:

#### *Take care of yourself*

The best way to relieve stress is to live a healthy lifestyle. That includes good exercise, regular and adequate sleep and balanced meals.

#### *Manage your time*

Set realistic goals and deadlines and plan projects accordingly. Do "must do" tasks first. Schedule difficult tasks for the time of day when you are most productive. And,

finally, tackle easy tasks when you feel low on energy or motivation.

#### *Choose your battles*

Don't argue every time someone disagrees with you. Save your argument for things that really matter.

With severe cases of stress, there are a few things to keep in mind. First of all, do not self-medicate. Medication and alcohol may seem to help the problem, but these substances will severely worsen the condition. You're better off seeking professional help. Also, you may just have to look for a less stressful job. But first, ask yourself whether you have given your job a fair chance. (*Information courtesy of Career Builder, Inc. and msn.com.*)